



7 World Trade Center, 250 Greenwich Street 33rd Floor, New York, NY 10007

WISCONSIN AMENDATORY ENDORSEMENT

This Rider is attached to and made part of the “policy” as of the Policy Effective Date shown in the Policy’s Application effective February 1, 2016. It is subject to all the provisions, limitations and exclusions of the “policy” except as this Rider specifically modifies them.

The “policy” is amended as follows:

1. The following provision is added to the section entitled **FILING A CLAIM**:

“We” will pay the “insured” for “loss” resulting from “identity theft events” first occurring during the “policy period” and reported to “us” within 90 days of discovery by the “insured” (if reasonably possible to do so) or within six (6) months of an “identity theft event” (if reasonably possible to do so), whichever is earlier. In no event may a claim be reported after one (1) year from the date otherwise required under this provision. Failure to give notice does not invalidate a claim unless “we” are prejudiced by the failure to give such timely notice. Benefits are payable within 30 days of “our” receipt of satisfactory proof of “loss”.

2. In the section entitled **EXCLUSIONS, Terrorism**, is deleted in its entirety.

There are no other changes to the “policy”.